

**INFORMATIONAL HEARING ON
MAKING STATE AND FEDERAL MORTGAGE FORECLOSURE
RESCUE PLANS WORK:
CAN AT-RISK HOMEOWNERS BE SAVED?**

**Senate Banking, Finance & Insurance Committee
Ron Calderon, Chair**

**Wednesday, March 18, 2009
State Capitol, Room 112
1:30 PM – 4:00 PM**

- I. Introduction and Welcoming Remarks – Senator Ron Calderon, Chair
- II. The Situation Facing Borrowers
Martha Lucey, President and Chief Executive Officer, ByDesign Financial Solutions
- III. The Making Home Affordable Plan
Eileen Newhall, Principal Consultant, Senate Banking, Finance & Insurance Committee
- IV. Implementing California's Ninety-Day Foreclosure Delay
Preston DuFauchard, Commissioner, Department of Corporations
William Haraf, Commissioner, Department of Financial Institutions
Jeff Davi, Commissioner, Department of Real Estate

V. Moving Forward In a Changing Environment

Consumer Panel:

Kevin Stein, Associate Director, California Reinvestment Coalition

Paul Leonard, Director, California Office, Center for Responsible Lending

Industry Panel:

Joe Ohayon, Vice President, Community and Client Relations, Default and Retention Operations, Wells Fargo

Jon Ross, KP Public Affairs, representing the California Mortgage Bankers Association

Kevin Gould, Senior Vice President, Director of State Government Relations, California Bankers Association

David Kaiser, President and Chief Executive Officer, Granite Community Bank

Melissa Ameluxen, Director of State Government Affairs, California and Nevada Credit Union League

VI. Public Comment